



## Shopping for Health Insurance Plans

### How many health insurance plans can I choose from?

It depends on the county you live in and information you give. In some counties, you could have a choice of up to 8 different insurance companies in 2016. Insurance companies also offer multiple and different plans. The following companies currently offer insurance plans on kynect:

- Aetna (coming in 2016)
- Anthem
- Bluegrass Family Health (coming in 2016, doing business as Baptist Health Plan)
- Humana
- Kentucky Health Cooperative
- United Healthcare (coming in 2016)
- CareSource
- WellCare



You may also want to look at plans that include dental coverage. If the medical plan you choose does not come with dental, you can buy a dental plan by itself.

### How should I pick a plan?

It is important to look through all the plans offered to you when shopping online. To choose the plan that is right for you, you may want to ask yourself:

- Do you need a family plan?
- Do you visit the doctor often?
- Do you need a specialist?
- Are your doctors available in-network (part of your insurance plan)?
- How much do you want to pay each time you visit a doctor or specialist?



For more information, please visit us at [kynect.ky.gov](http://kynect.ky.gov) or call 1-855-4kynect



Here are some other things to think about:

<b>Metal Levels</b>	All health plans sold through kynect are classified into one of four metal levels (Bronze, Silver, Gold and Platinum). As the metal level increases from Bronze to Platinum, so does the amount of medical costs (coinsurance) that a plan will cover. A Bronze plan usually has a lower premium and a higher out-of-pocket cost. A Platinum plan usually has a higher premium and a lower out-of-pocket cost.
<b>Catastrophic Plan</b>	This type of plan has lower monthly premiums and mainly protects you from very high medical costs. A catastrophic plan generally requires you to pay all of your medical costs up to a certain amount. You must be under 30 to buy a catastrophic plan through kynect.
<b>Premium</b>	The amount to be paid for health insurance coverage. The portion of the premium that you pay depends on the amount of assistance you receive through kynect. Premium bills are sent out in advance. The bill must be paid each month even if you do not use any services, just like auto insurance.
<b>Out-of-pocket Maximum/Limit</b>	The most you will typically pay during a policy period (usually one year) before your health insurance or plan starts to pay 100% of the cost of services. There is usually a separate out-of-pocket maximum for each member of the family, as well as the entire family.
<b>Type of insurance provider plan and network</b>	Some types of plans let you visit almost any doctor or health care facility. Other plans will make you choose a doctor or facility in a limited network, or make you to pay more if you visit outside the network.
<b>Benefits</b>	All plans sold through kynect offer the same essential health benefits, offer free preventive services, and cover pre-existing conditions. Some plans offer additional benefits.



To help you with your application and plan choice, kynect has trained insurance agents and kynectors. A kynector can help you apply and narrow down your plan choices. An insurance agent can tell you the best plan for you. To find one, ask your friends and family or call kynect at 1-855-4kynect (459-6328).

Once you have submitted an application online, you will see several plan options. Be sure to click through the arrows to see all of the plan options. You can also use the filter tools on the left side of the screen sort by, such as **Plan Category**. You can also use the **Provider Directory** if you want to check whether a specific provider accepts your insurance. These filters help make your search easier.

You have several options for viewing and comparing plans. The next page has a screenshot of what shopping for plans looks like.



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The screenshot shows the Kynect Shopping Portal interface. At the top, there's a navigation bar with 'My Account', 'Kynect Resources', and 'Get Help'. Below this, a 'Filters' sidebar on the left allows users to sort plans by 'Insurance Company' (listing Humana, Kentucky Health Cooperative, Wellcare, Anthem, CareSource, and Kentucky Co.) and 'Metal Level' (Platinum, Gold, Silver, Bronze). The main area displays a table of health plans with columns for 'Plan Information', 'Total Monthly Premium', and 'Actions'. The table lists several plans from Humana, CareSource, and Anthem, including details like 'CO-OPTIONS, KY Health Cooperative MSP Gold, a Multi-State Plan Gold PPO' and 'Humana Gold 2500/Lexington UK Healthcare HMOx Gold HMO'. Each plan has a 'Compare' checkbox and an 'Add To Cart' button in the 'Actions' column. At the top right of the plan list, there's a 'Compare Selected Plans(0)' button. At the bottom right, there's a 'Compare Selected Plans(0)' button and a 'Next' button. A 'Cancel' button is at the bottom left of the plan list area.

Click the **Summary** drop-down for more information about the plan

Use the **Filters** column to sort through all the different plan options such as **Insurance Company** or **Metal Level**

Select the Compare checkboxes for up to 5 plans and then click **Compare Selected Plans** to view plan details side by side

Click through **all** the pages. Here, there are **32** plan options



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